

United States Department of Veterans Affairs

Federal Benefits

Federal Benefits

(800) 827-1000

<http://www.va.gov>

Eligibility

- A veteran
- A veteran's dependent
- A surviving spouse, child or parent of a deceased veteran
- An active duty military service member
- A member of the Reserve or National Guard
- Discharge from active military service under other than dishonorable conditions
- 90 days of service during wartime or conflict periods
- Two years of military service since 1980
- Minimum of 181 days active duty service

Compensation

VA can pay you monthly compensation if you are at least 10% disabled as a result of your military service.

Pension

You can receive a monthly pension if you are a wartime veteran with limited income, and you are permanently and totally disabled or at least 65 years old.

Who to Contact

Benefits Information and Assistance

VA Hotline	(800) 827-1000
Veterans Health Care	(877) 222-8387
Education and Training	(888) 442-4551
VA Life Insurance	(800) 669-8477
Office of SGLI	(800) 419-1473
CHAMPVA	(800) 733-8387
Helpline (Agent Orange & Gulf War)	(800) 749-8387
Direct Deposit	(877) 838-2778
Headstones and Markers	(800) 697-6947
Telecommunications Device for the Deaf (TDD)	(800) 829-4833

Veterans Service Organizations (VSOs)

Veterans Service Organizations and other partner organizations can assist you with your veterans benefits and your transition to civilian life. You do not need to belong to a VSO to ask for or receive assistance.

Education

The VA pays monthly benefits to eligible veterans, dependents, reservists and service members. These monthly education benefits can help you finance your education. You can use your education benefits for:

- Undergraduate or Graduate Training at a College or University
- Technical/Vocational Training
- On-the-Job/Apprenticeship Training
- Correspondence and Flight Training

Life Insurance

Servicemembers' Group Life Insurance (SGLI) is low-cost term life insurance for service members and reservists. Coverage of up to \$400,000 begins when you enter the service. Generally, it expires 120 days after you leave the service.

Traumatic SGLI is automatically included in SGLI and provides for payment up to \$100,000 for service members who lose limbs or incur other serious injuries.

Veterans Group Life Insurance (VGLI) is renewable term life insurance for veterans who want to convert their SGLI up to an amount not to exceed the coverage you had when you separated from service. You must apply within one year and 120 days from separation.

Service-Disabled Veterans Insurance, also called "RH" Insurance, is for service connected veterans. Coverage is \$10,000. You may be eligible for a \$20,000 supplemental policy if you are totally disabled. You must apply for RH within two years of being rated service connected by VA. You may be eligible for an additional \$20,000 supplemental policy if you are under the age of 65, 100 percent service connected permanent and total, and qualify for a waiver of the \$10,000 premium.

Homes

With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. VA loan guaranties are made to service members, veterans, reservists and unmarried surviving spouses to buy a home, town house, manufactured home, lot or certain types of condominiums. VA also guarantees loans for building, repairing, and improving homes. If you already have a mortgage, VA may be able to help you refinance your loan at a lower interest rate.

- No Down Payment Required for Most Home Loans
- Specially Adapted Housing Grants for Service Connected Severely Disabled Veterans

Disability Compensation and Pension

You may be eligible for compensation for injuries or illnesses you suffer as a result of active duty or for any disabilities you had before service that were made worse because of your active duty. If you qualify for compensation, you may be entitled to an additional allowance for your family members. You may also be eligible for a pension if you are a wartime veteran with limited income and you are no longer able to work.

Disability Compensation Programs Include:

- Prisoners of War
- Agent Orange and Other Herbicides
- Veterans Exposed to Radiation
- Gulf War Related Conditions
- Allowances for Family Members

Other Disability Benefits:

- Aid and Attendance
- Clothing Allowance
- Automobile Assistance

Vocational Rehabilitation and Employment Benefits

The VA's Vocational Rehabilitation and Employment program assists veterans with service connected disabilities by offering them service and assistance to help them prepare for, find and keep suitable employment.

- Independent Living
- Reemployment
- Rapid Access to Employment
- Employment through Long-Term Services

Health Care

Most veterans must apply for enrollment in order to receive health care benefits. Veterans may apply at any time. Once enrolled, veterans are eligible for a comprehensive benefits package of inpatient and outpatient service that include:

- Primary and Specialty Care
- Preventative Medicine Services
- Surgery
- Emergency Care
- Drugs and Pharmaceuticals
- Mental Health and Substance Abuse Treatment
- Nursing Homes/Long-Term Care
- Home Health Care
- Respite and Hospice Care
- Homeless Veterans Programs
- Vet Centers
- Sexual Trauma Counseling and Treatment
- Women's Veterans Health Programs
- (877) 222-VETS

Family and Survivor Benefits

Some family members of disabled or deceased veterans are eligible for certain benefits.

- Educational Benefits
- Home Loan Guaranty for Surviving Spouse
- Dependency and Indemnity Compensation
- Medical Care for Family and Survivors (CHAMPVA)
- Death Pension

Burial

Burial Benefits in a VA National Cemetery include the gravesite, the headstone or marker, opening and closing of the grave, and maintenance of the grounds.

- National Cemeteries Maintained as National Shrines
- Symbolic Expressions of Remembrance
- Presidential Memorial Certificates
- Burial Flags
- Burial of Veterans and Eligible Family Members in a VA National Cemetery
- Reimbursement of Burial Expenses for a Veteran that is in Receipt of Compensation or Pension at the Time of Death or Death in a VA Facility, VA-Contracted Nursing Home or State Veterans Nursing Home

Other Federal and State Veterans Benefits and Services

Veterans may be eligible for other benefits.

- State Veterans Homes
- Homeless Veterans Programs
- Civil Service Preference
- Overseas Benefits
- State Benefits (may vary by state)

National Suicide Prevention Hotline

The Hotline is staffed by USDVA mental health professionals who work closely with local medical centers to help veterans. Call (800) 273-8255.